

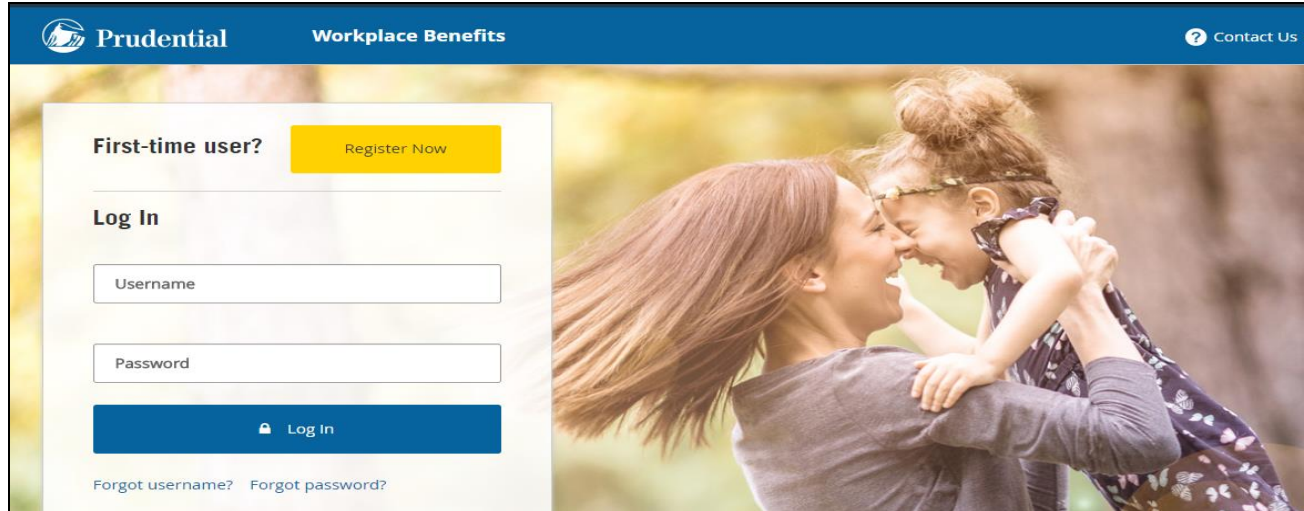


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I. Login

mybenefits.prudential.com



First Time User

Click on Register Now and follow the prompts to create your account.

You may register using the Control Number or Company Name (Refer to Welcome Letter for details)

- Control Number
- Company Name

You will receive two emails from Prudential; one with your username and temporary password and second will have a verification code to complete your registration.

Congratulations Rachel Anderson,

This email is being sent to confirm that you have successfully registered for your Prudential Group Insurance Workplace Benefits account.

Your user information is:

Username (case-sensitive): randerson1

Control Number/Access Code: 30000

To log in, please go to: <https://mybenefits.prudential.com>.

To access your account, you will be required to enter your username and password. Remember, your username is case-sensitive.

Should you ever forget your password, the login page of the website contains an automatic password reset capability. To reset your password online, simply click the "Forgot password?" link and follow the instructions.

We want to provide you with the best possible experience. If you have questions, please call Customer Service at 877-697-7888 Mon-Fri 8:00 am - 8:00 pm Eastern

To protect your privacy, please do not include sensitive information (e.g. social security number, health information) in any email sent to Prudential.

Thank you,
Prudential Group Insurance

Hello,

Your Verification Code is

36351639

This code will expire in 10 minutes

Thank you,
Prudential Group Insurance

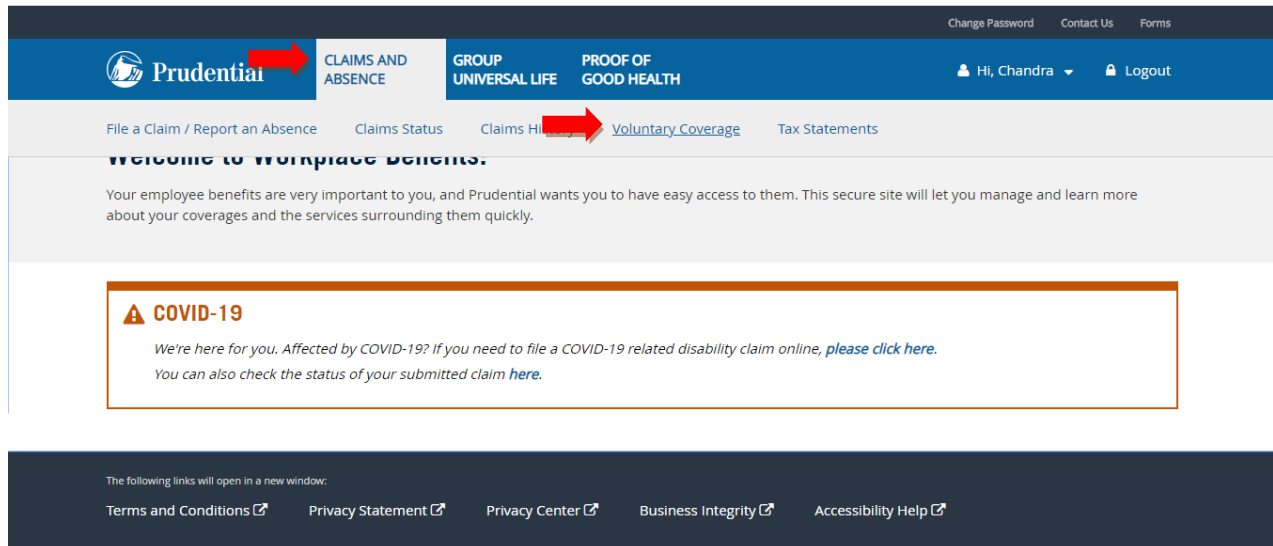
Existing User

Enter your username and password and click “Log In”.

If you forgot your username or password, please click on the “forgot username?” or “forgot password?” link provided on the login screen.

Prudential Home Page

Once you’re logged in, you will be directed to the Prudential Home Page. Click on the “**Claims and Absence**” link and then click on “**Voluntary Coverage**” to take you to the Voluntary Benefits home page.



Change Password Contact Us Forms

Prudential CLAIMS AND ABSENCE GROUP UNIVERSAL LIFE PROOF OF GOOD HEALTH Hi, Chandra Logout

File a Claim / Report an Absence Claims Status Claims History **Voluntary Coverage** Tax Statements

Welcome to Workplace Benefits.

Your employee benefits are very important to you, and Prudential wants you to have easy access to them. This secure site will let you manage and learn more about your coverages and the services surrounding them quickly.

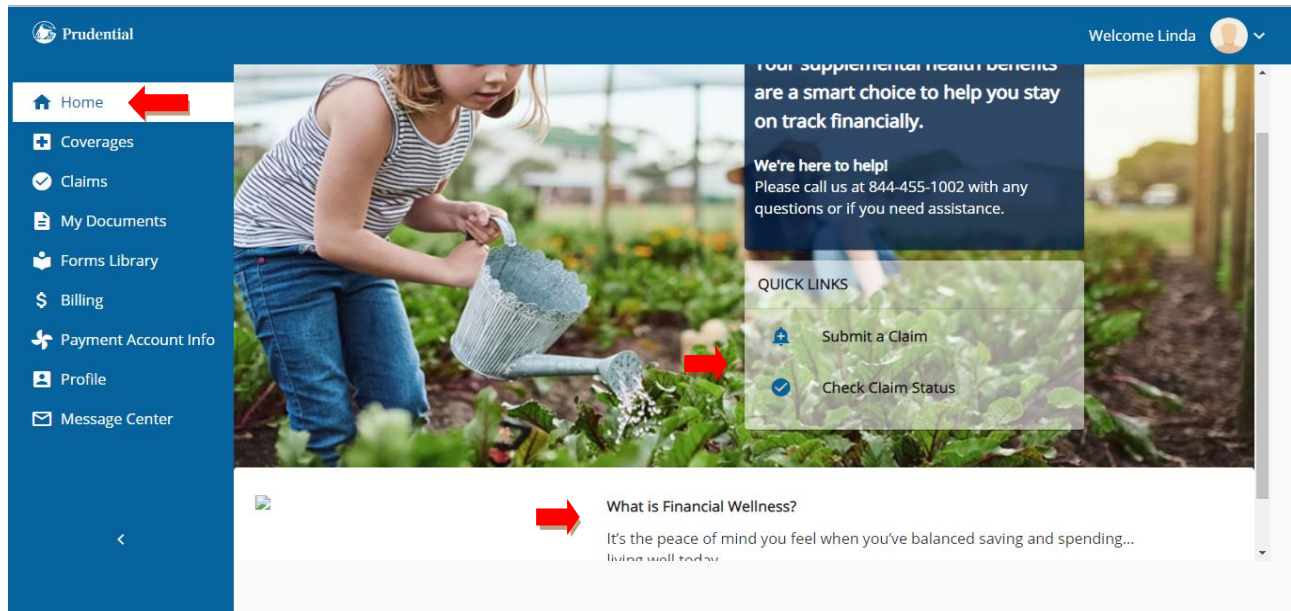
COVID-19

We're here for you. Affected by COVID-19? If you need to file a COVID-19 related disability claim online, [please click here](#). You can also check the status of your submitted claim [here](#).

The following links will open in a new window:

[Terms and Conditions](#) [Privacy Statement](#) [Privacy Center](#) [Business Integrity](#) [Accessibility Help](#)

II. Home Page

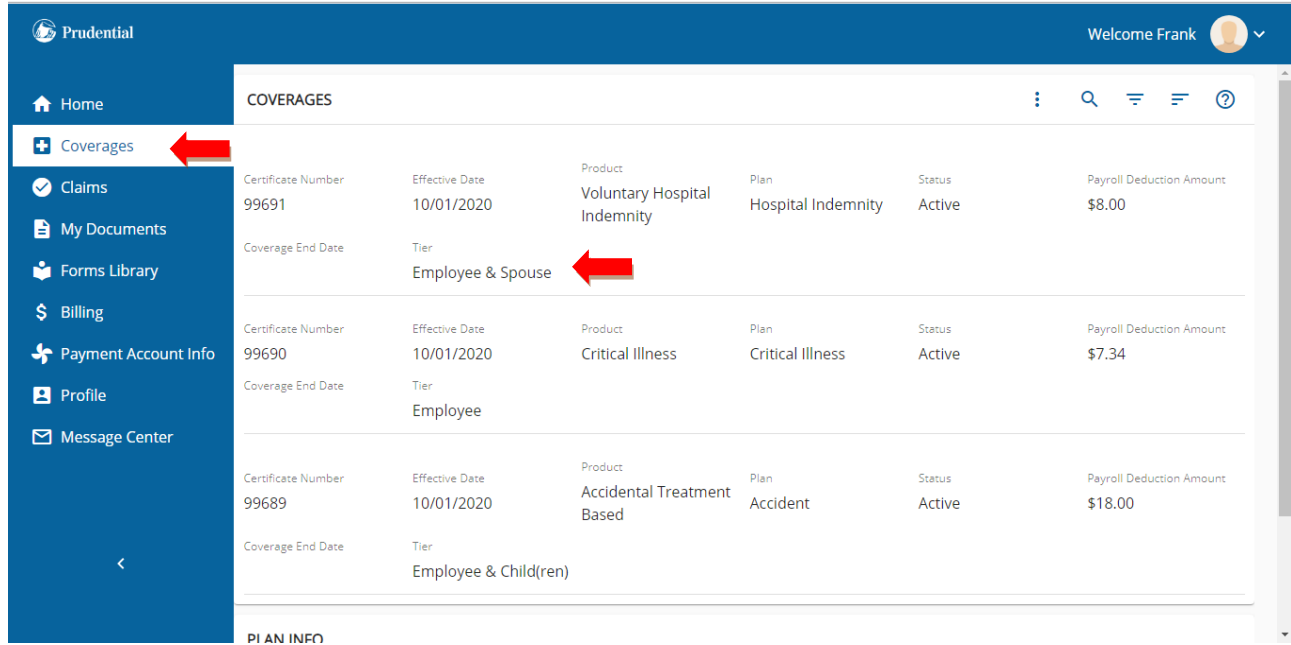


Features on the Home Page

- Menu items are available on the left-hand side of the page.
- Quick links are available that will take you directly to the claims page.
 - By clicking “Submit a Claim” you will launch the digital claims experience.
 - By clicking “Check Claim Status” you can check on the status of your claim.
- The articles section along the bottom will show you educational material from Prudential.

III. Coverage Page

View your current coverage



COVERAGES

Certificate Number	Effective Date	Product	Plan	Status	Payroll Deduction Amount
99691	10/01/2020	Voluntary Hospital Indemnity	Hospital Indemnity	Active	\$8.00
Coverage End Date	Tier				
	Employee & Spouse				
Certificate Number	Effective Date	Product	Plan	Status	Payroll Deduction Amount
99690	10/01/2020	Critical Illness	Critical Illness	Active	\$7.34
Coverage End Date	Tier				
	Employee				
Certificate Number	Effective Date	Product	Plan	Status	Payroll Deduction Amount
99689	10/01/2020	Accidental Treatment Based	Accident	Active	\$18.00
Coverage End Date	Tier				
	Employee & Child(ren)				

PLAN INFO

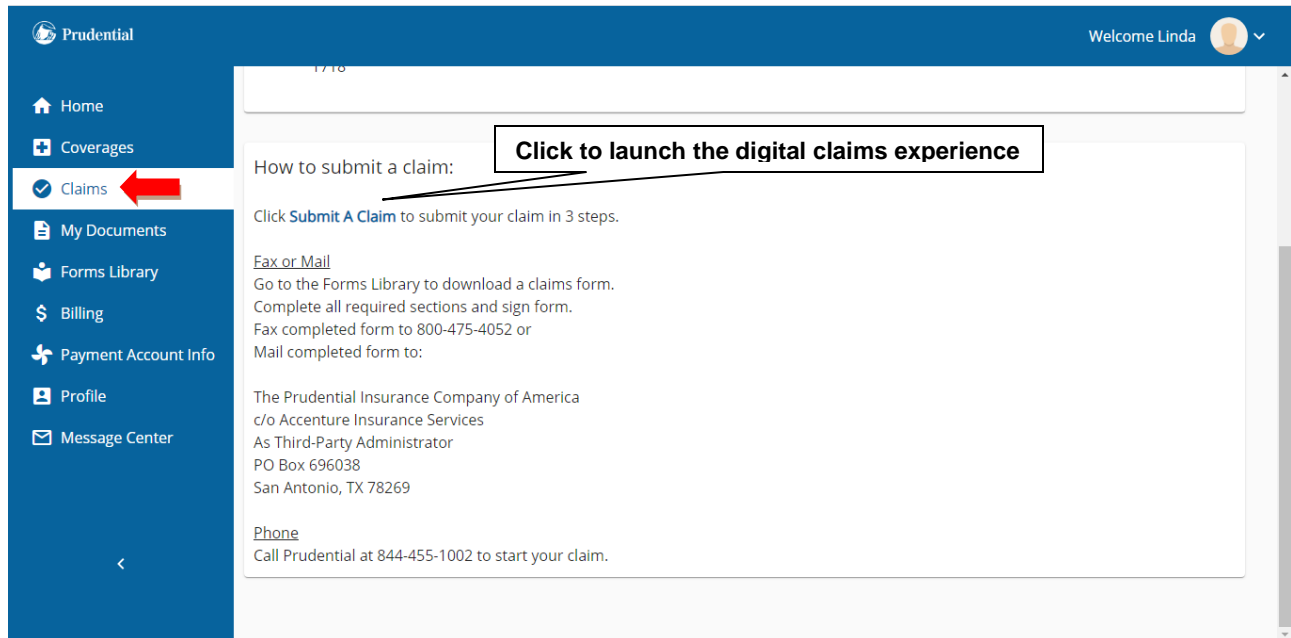
View Employee Coverage Details

Coverages / Coverage Info

COVERAGE DETAILS				COVERED PERSONS		
Voluntary Hospital Indemnity						
Plan	Tier	Event	Certificate Number	Relationship	Date of Birth	Social Security Number
HIP Medium - Group Tier 4 Uni-Smoker	Employee & Child(ren)	Birth/Adoption - QLE	63645	Anderson, Rachel Member	6/3/1990	XXX-XX-6531
Status	Effective Date	Payroll Deduction Amount	Billing Frequency			
Active	2/1/2020	\$16.29	Monthly			

IV. Claims Page

Submit a claim instruction, submit a claim, view claim status and details, cancel claim, submit appeal.



Please Note:

- Once your claim is processed you will be able to view the status and details.
- You can cancel a claim with a “submitted” or “pending” status.
- You can appeal a claim with a “paid” or “denied” status.

Submit Claim

Click Submit Claim to launch the digital claim experience.

The screenshot shows the Prudential portal interface. On the left is a navigation menu with options: Home, Coverages, Claims (selected), My Documents, Forms Library, Billing, Payment Account Info, Profile, and Message Center. The main content area is titled 'CLAIMS' and features a 'SUBMIT A CLAIM' button with a red arrow pointing to it. Below the button is a table of claims:

Claim Number	Product	Total Final Paid Amount	Date Received	Group Name	Status
1762	Accidental Treatment Based	\$0.00	10/29/2020	ABC COMPANY	SUBMITTED
1718	Critical Illness	\$0.00	10/29/2020	ABC COMPANY	SUBMITTED

Below the table, there is a section titled 'How to submit a claim:' with instructions: 'Click **Submit A Claim** to submit your claim in 3 steps.' A red arrow points to the 'Submit A Claim' link. Underneath, there is a 'Fax or Mail' section with instructions: 'Go to the Forms Library to download a claims form. Complete all required sections and sign form. Fax completed form to 800-475-4052 or Mail completed form to:'. A red arrow points to the 'Fax or Mail' link.

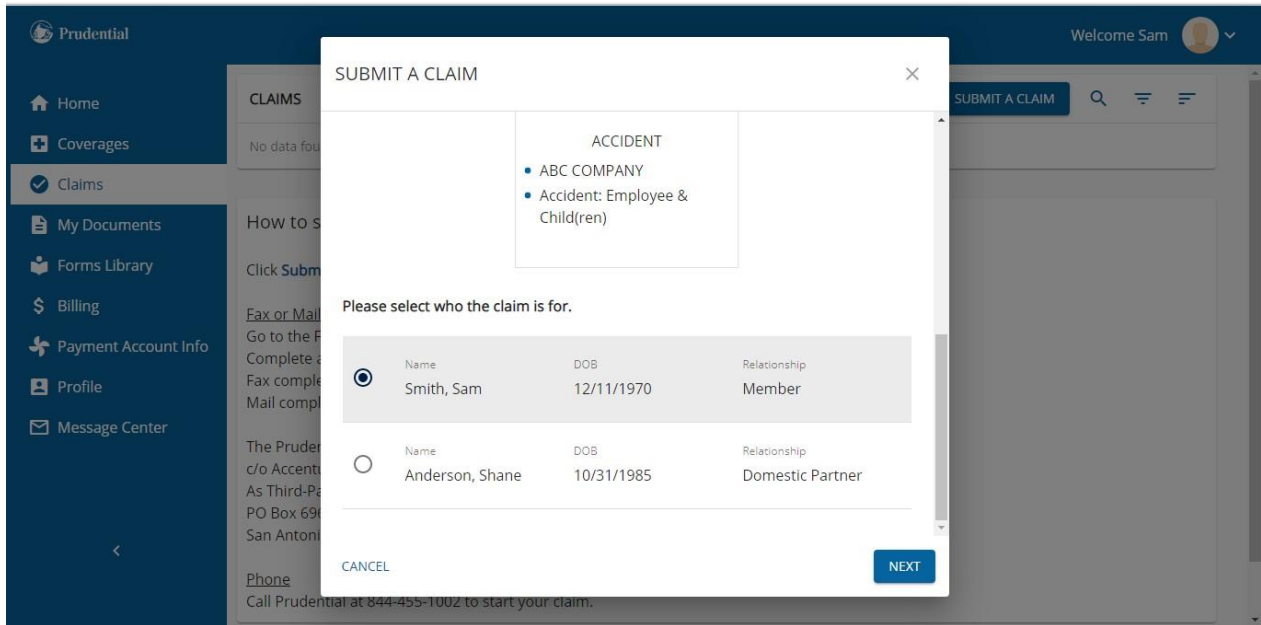
Select the "Product" where the "Benefit" is being claimed.

The screenshot shows a 'SUBMIT A CLAIM' dialog box with the title '3 Steps To Submit Your Claim'. The instruction reads: 'To begin, please click on the type of claim.' There are three main options:

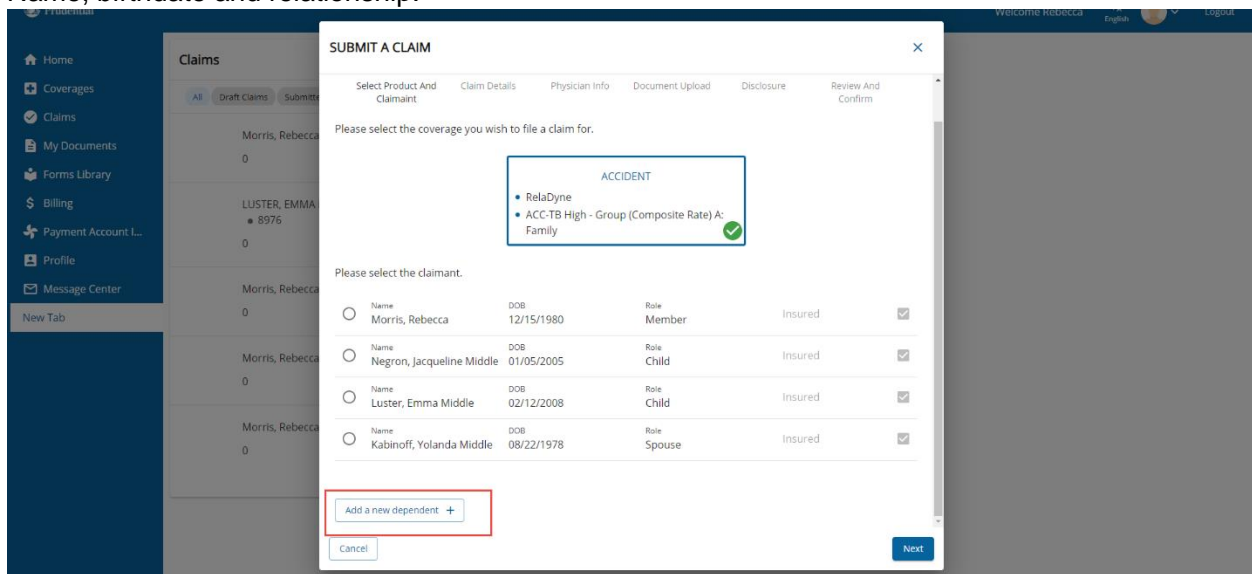
- HOSPITAL INDEMNITY** (selected with a green checkmark):
 - ABC COMPANY
 - Hospital Indemnity: Employee & Spouse
- CRITICAL ILLNESS**:
 - ABC COMPANY
 - Critical Illness: Employee
- ACCIDENT**:
 - ABC COMPANY

The dialog box also includes 'CANCEL' and 'NEXT' buttons.

Select “who” the claim is for (Name, birthdate and relationship on the product will populate) and click “Next”.

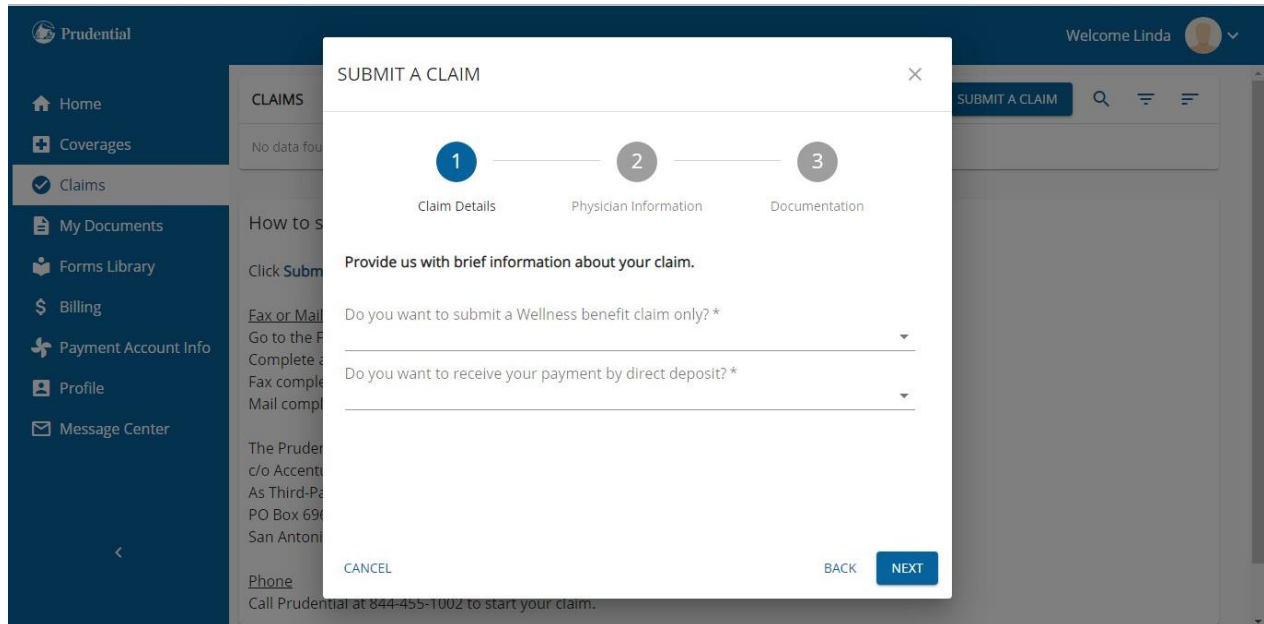


Note: If the dependent’s name is not listed, click “Add a New Dependent” then enter the Name, birthdate and relationship.

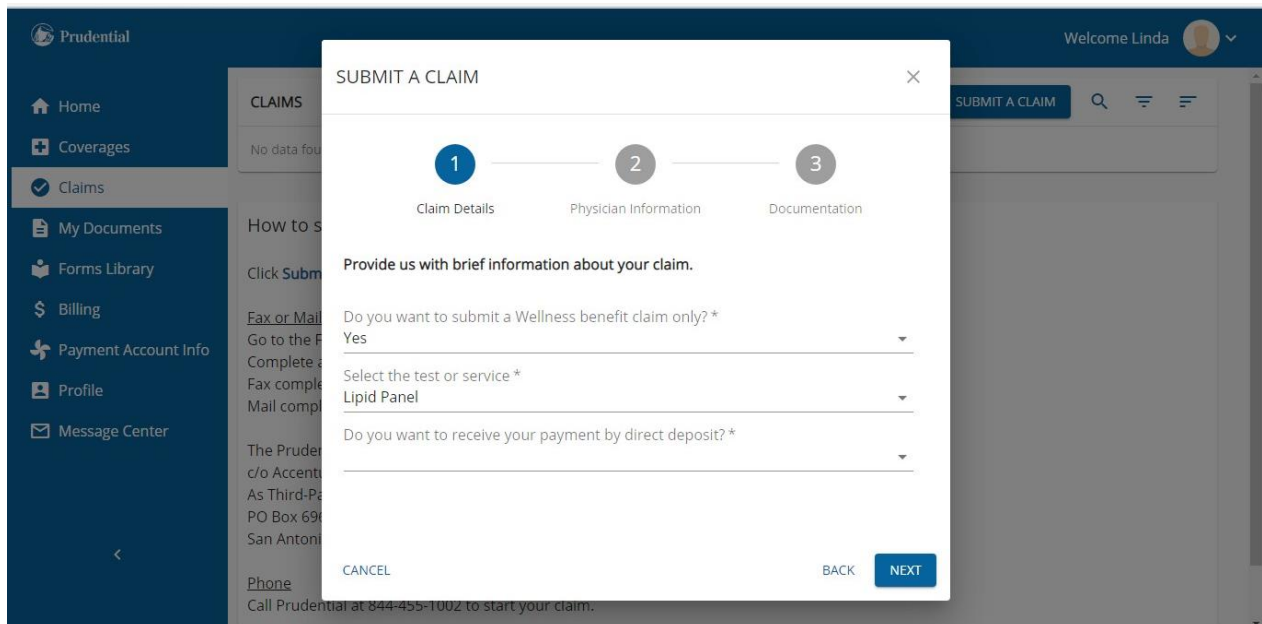


- Employee (EE) coverage- Cannot add Spouse or Child/Children.
- EE+Spouse - Can add Spouse’s name and DOB if there is none already listed. Cannot add Children.
- EE+ Children- Can add Children even if there are children are already named. Cannot add Spouse.
- EE+Family - Can add SP’s name and DOB if there is none already listed and CH/Children.

Provide information about the claim.



If Wellness Benefit only is being claimed, select “yes” from the dropdown, then select the “test or service” that was performed. Otherwise select “no” from the dropdown, then select the “benefit” you are claiming.

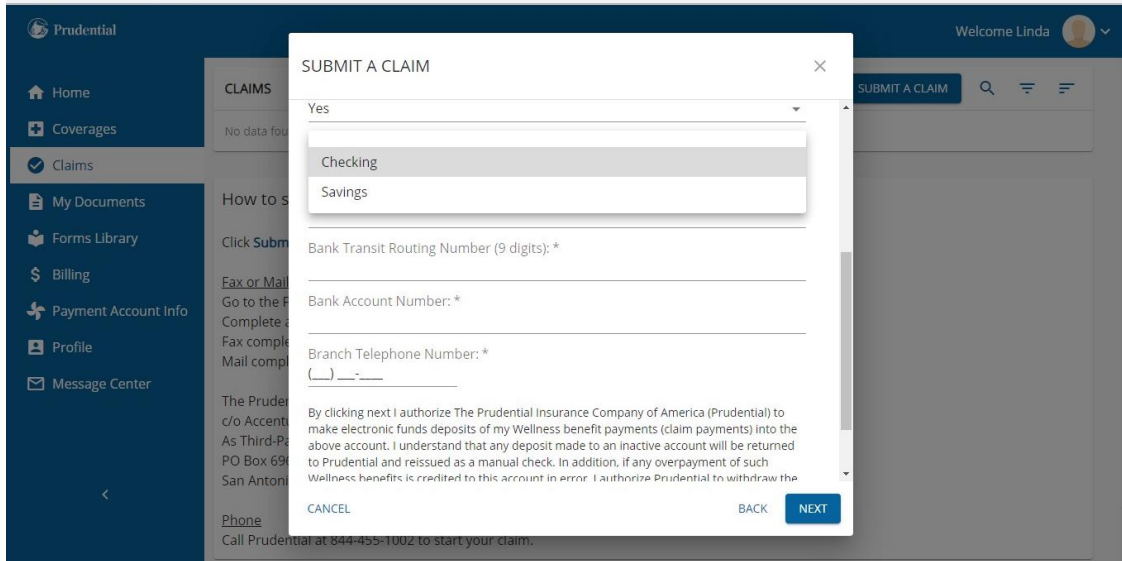


Select “yes” to receive any approved payment by direct deposit and provide “Bank Details”:

- Account Type: Checking or Savings
- Bank Transit Routing Number (9 digits)
- Bank Account Number

- Branch Telephone Number

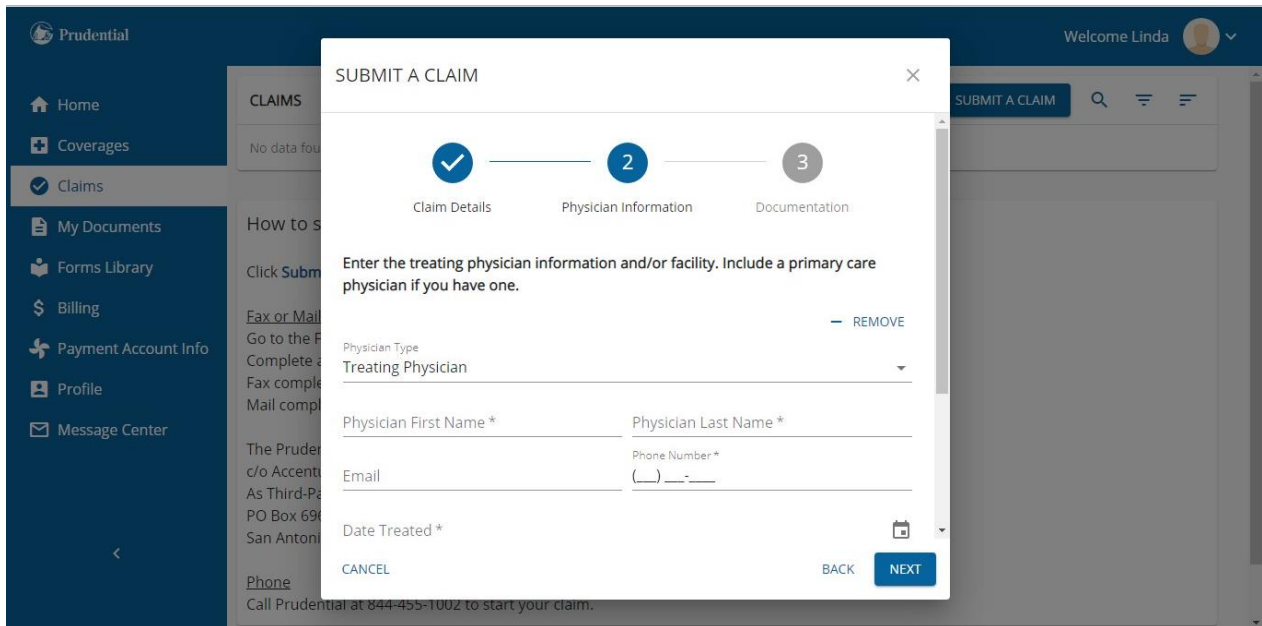
Review disclosure. Click “Next”. Note: Bank details apply only to claim payments.



Select “no” to receive any approved payment by check. Click “Next”.

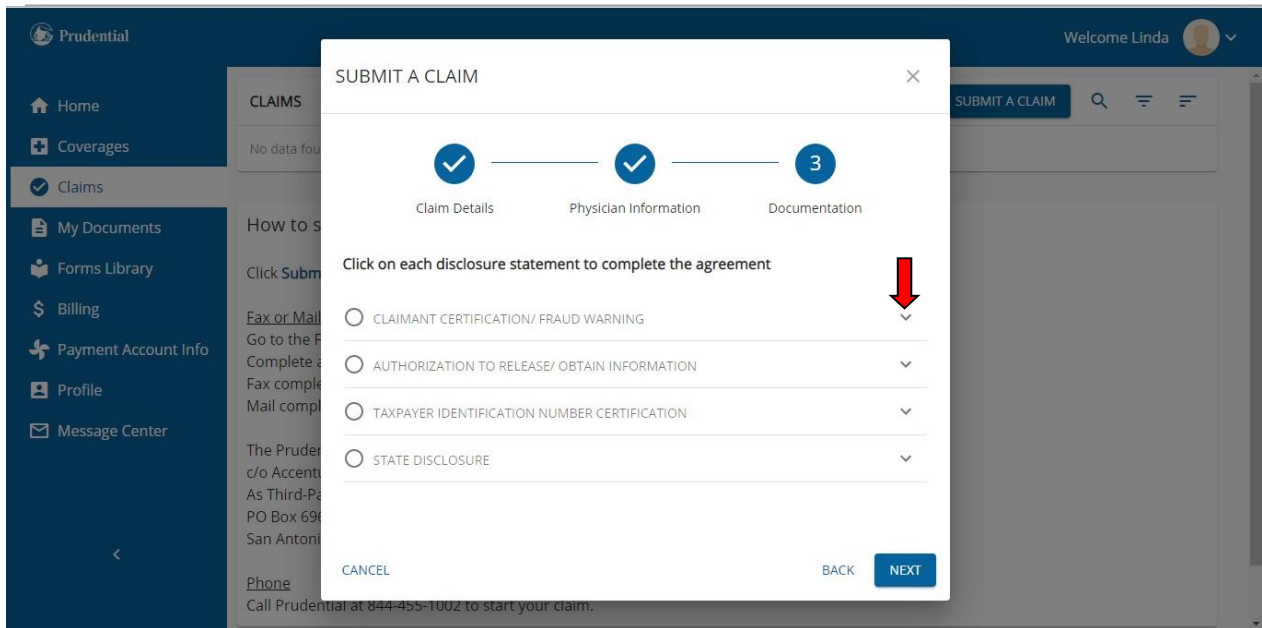
Provide the “Name of Physician or Facility” that provided the test/service and the “Phone Number”.

Provide the date the test/service was performed. Additional physician and facility details are optional. Add any additional physicians/facilities that provided treatment.

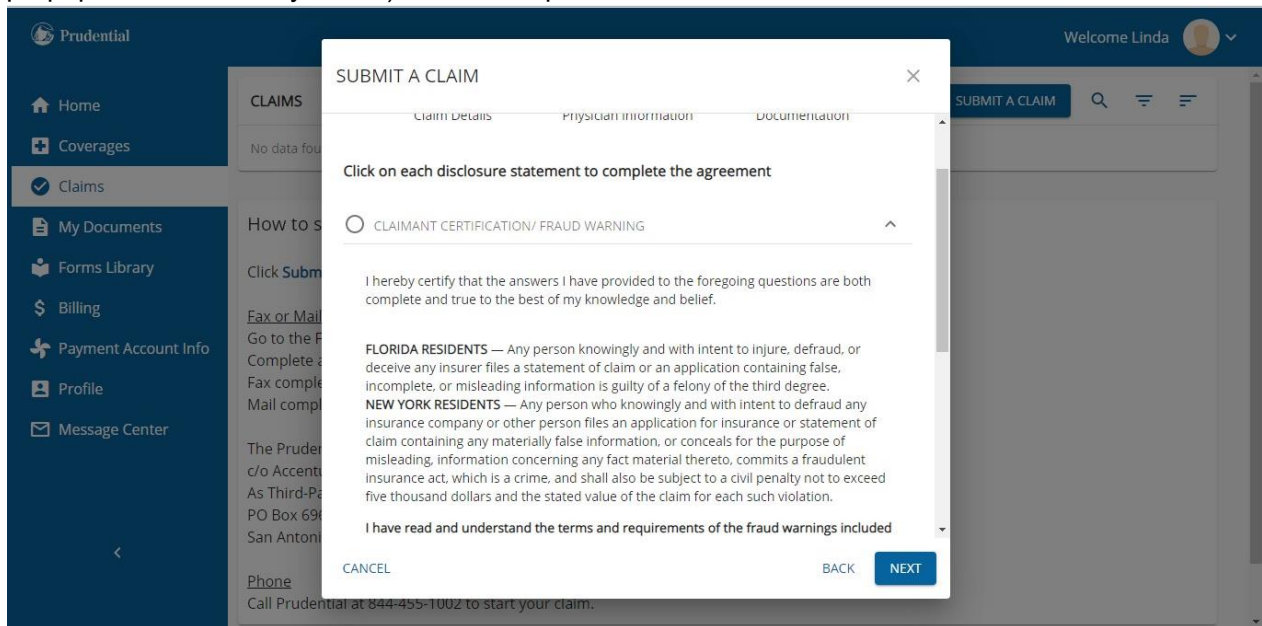


Click “Next”.

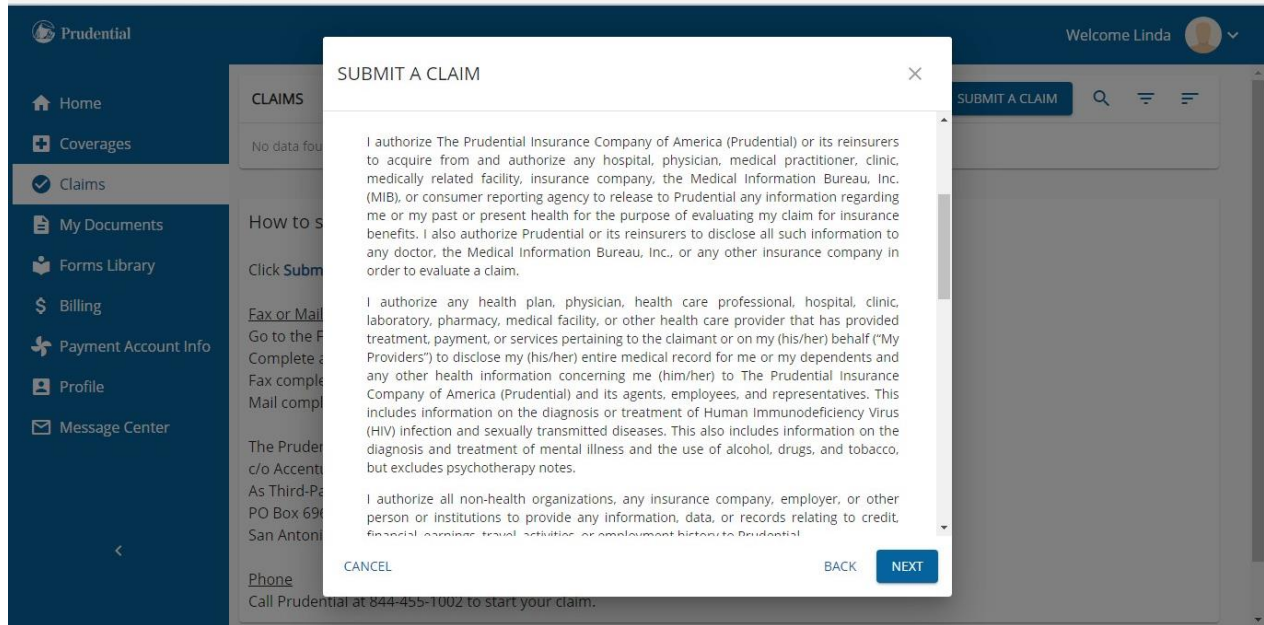
Click the arrow to access each section. NOTE: Green checkmark will appear after each section when accepted and member cannot click **Next** until all 4 sections are complete.



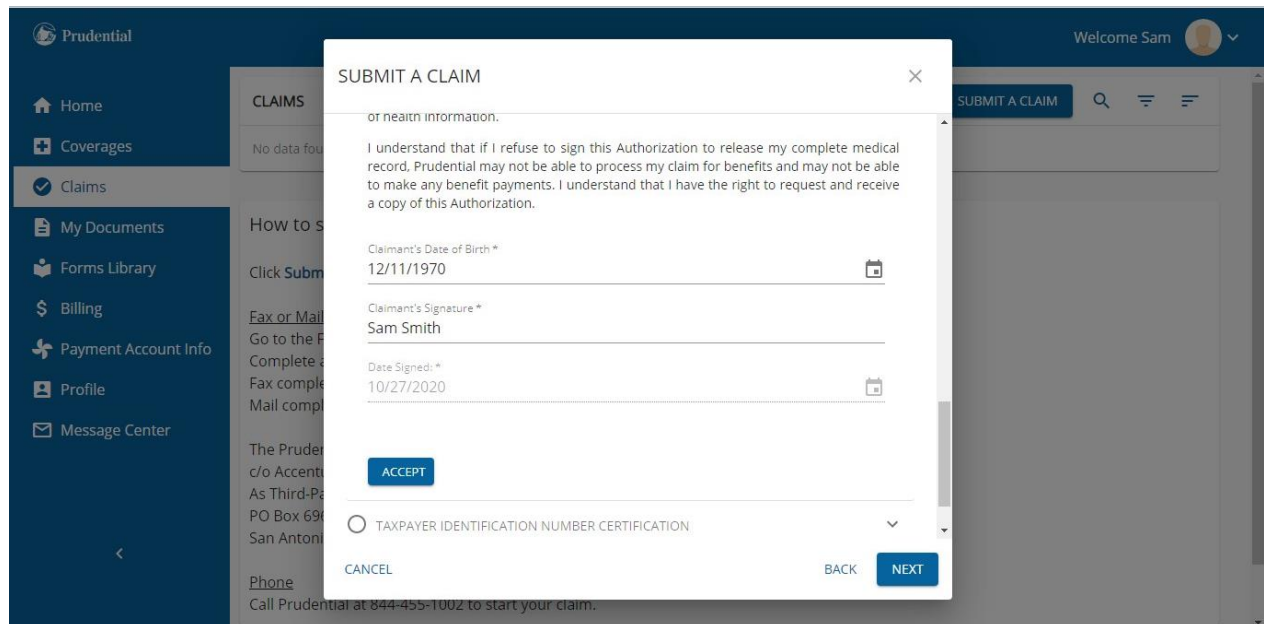
Read the “claimant certification and fraud warning”; Type “Member” first and last name (date is prepopulated with today’s date), click “Accept”.



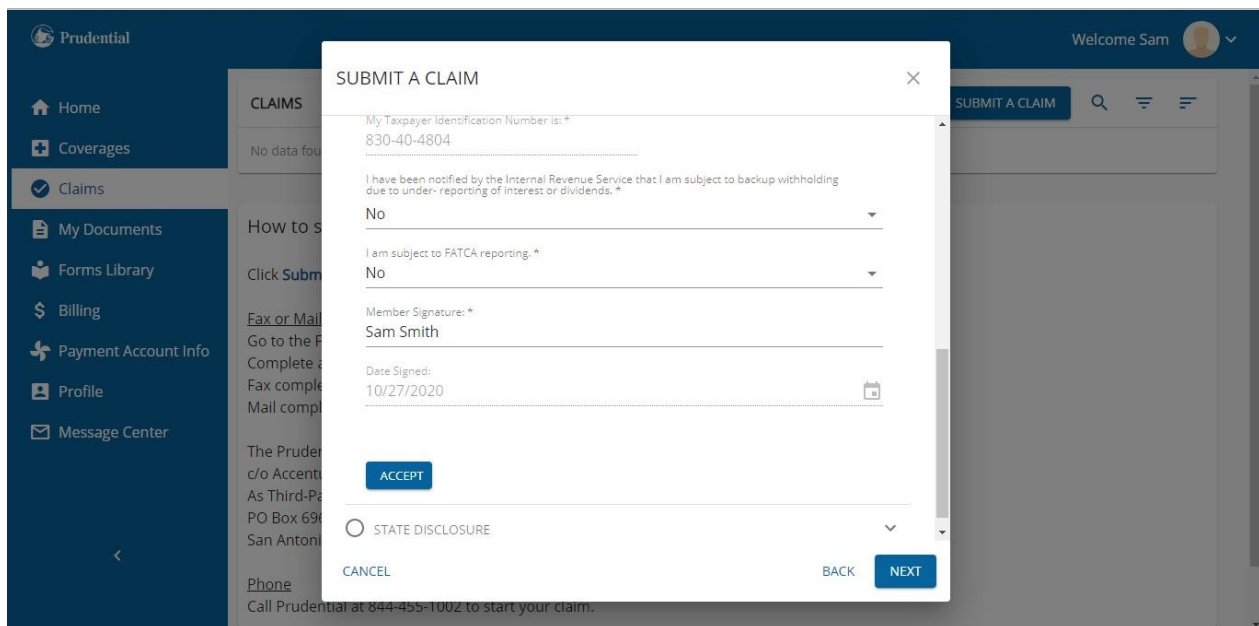
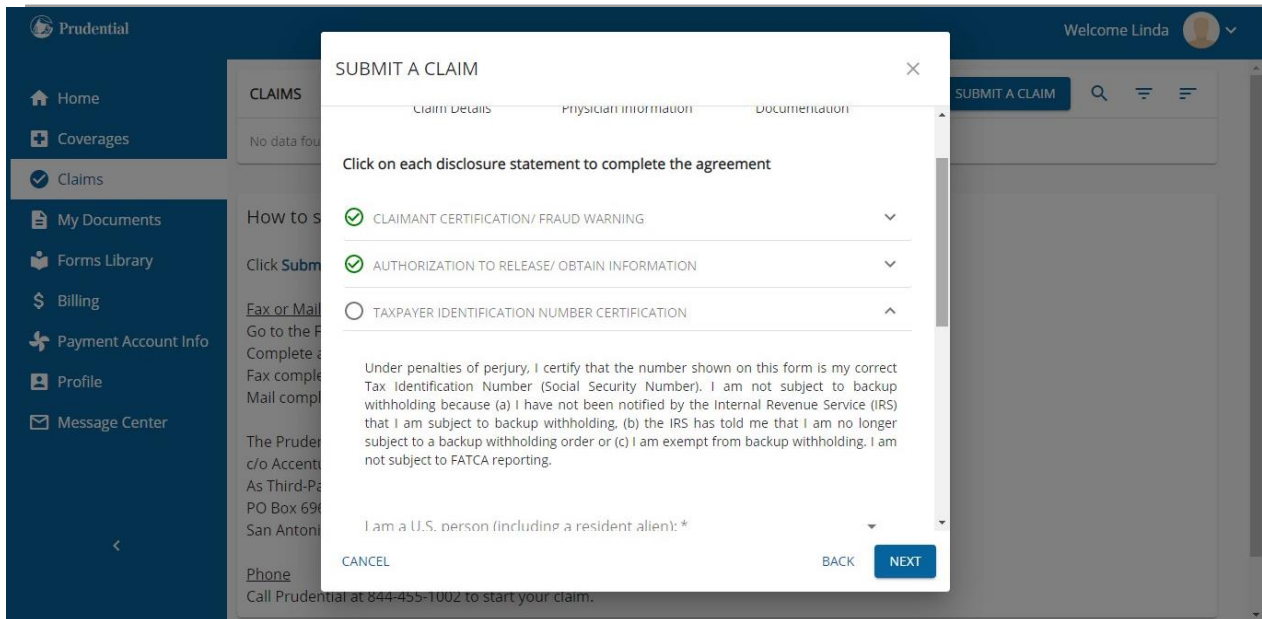
Read the “Authorization to release/obtain information”;



Type “Claimant (who is the claim for) Date of Birth and “Claimant” first and last name (date is prepopulated with today’s date), click “Accept”.

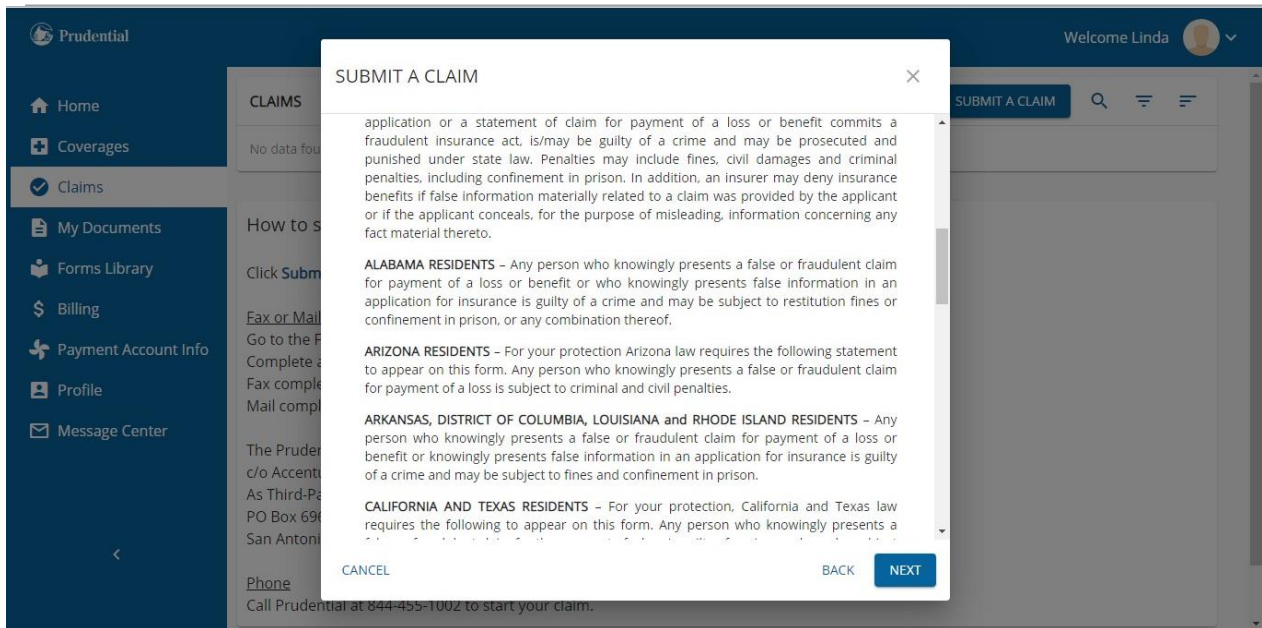


Read the “Taxpayer Identification Certification” Indicate if you are a US person, if not a US person provide what country you are a citizen of. The SSN of the member is pre-populated. Indicate if you have been notified by the IRS if you are subject to back up withholdings. Indicate if you are subject to FACTA reporting. Type “Member” first and last name (date is prepopulated with today’s date).

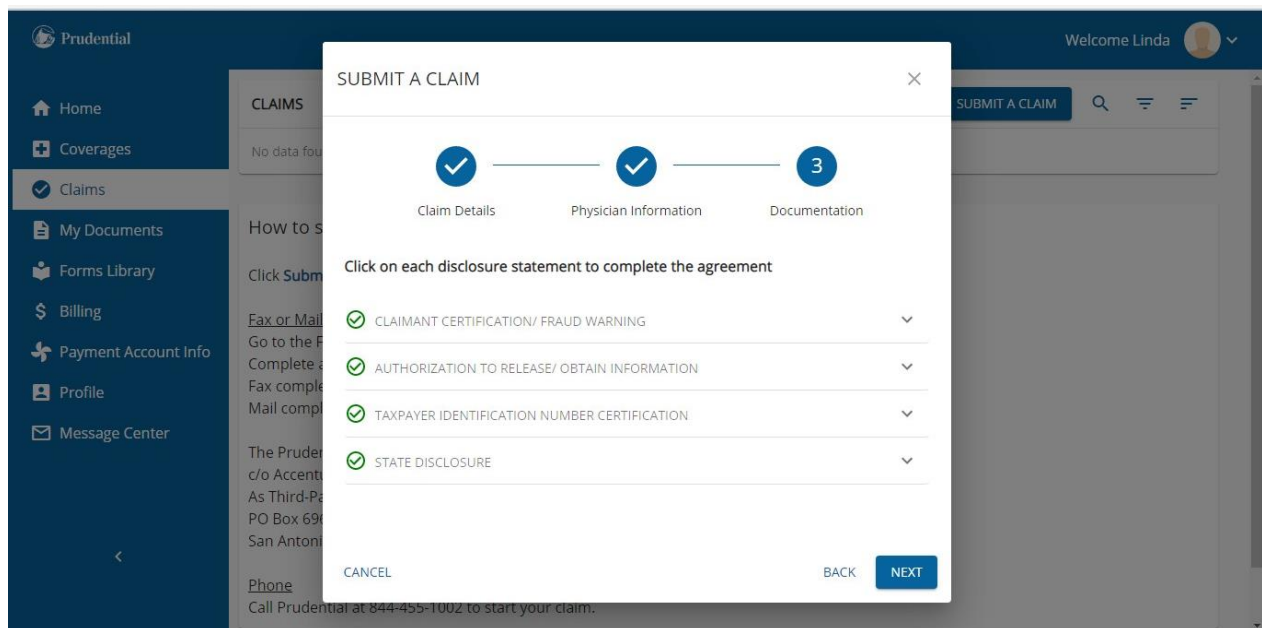


Click "Accept"

Read the applicable "State Disclosure".



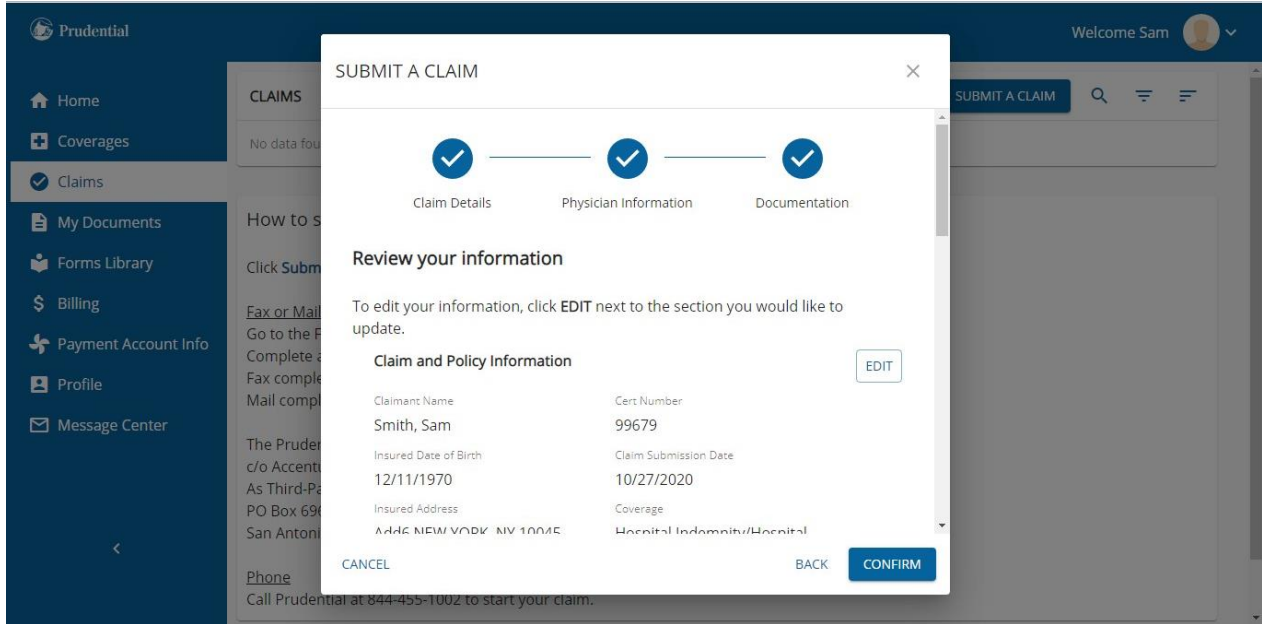
Click "Accept".



Click "Next" once all 4 circles have a green checkmark.

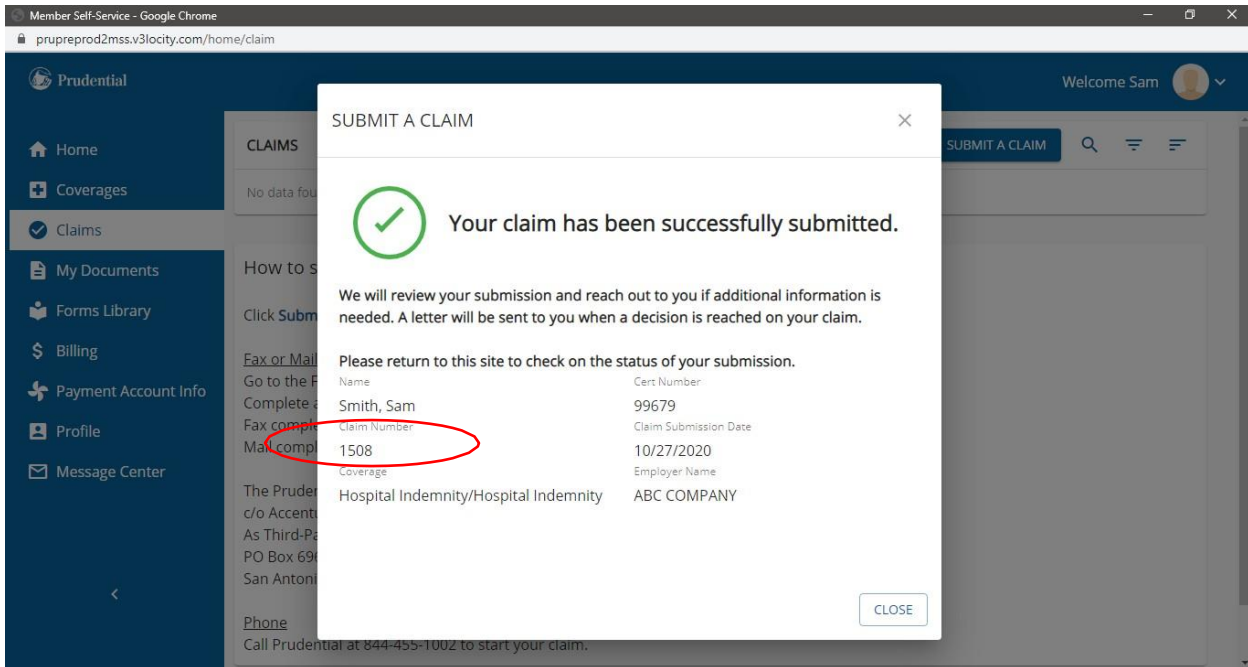
Review all information that has been input. If any corrections are needed, click "edit" next to the

section that needs to be updated. Make the correction and select “Next” Note: user will have to click next through any screens that follow the screen where the edit was made. The disclosures will not have to be reviewed again unless the change is made on the disclosure section.



Click “Confirm”.

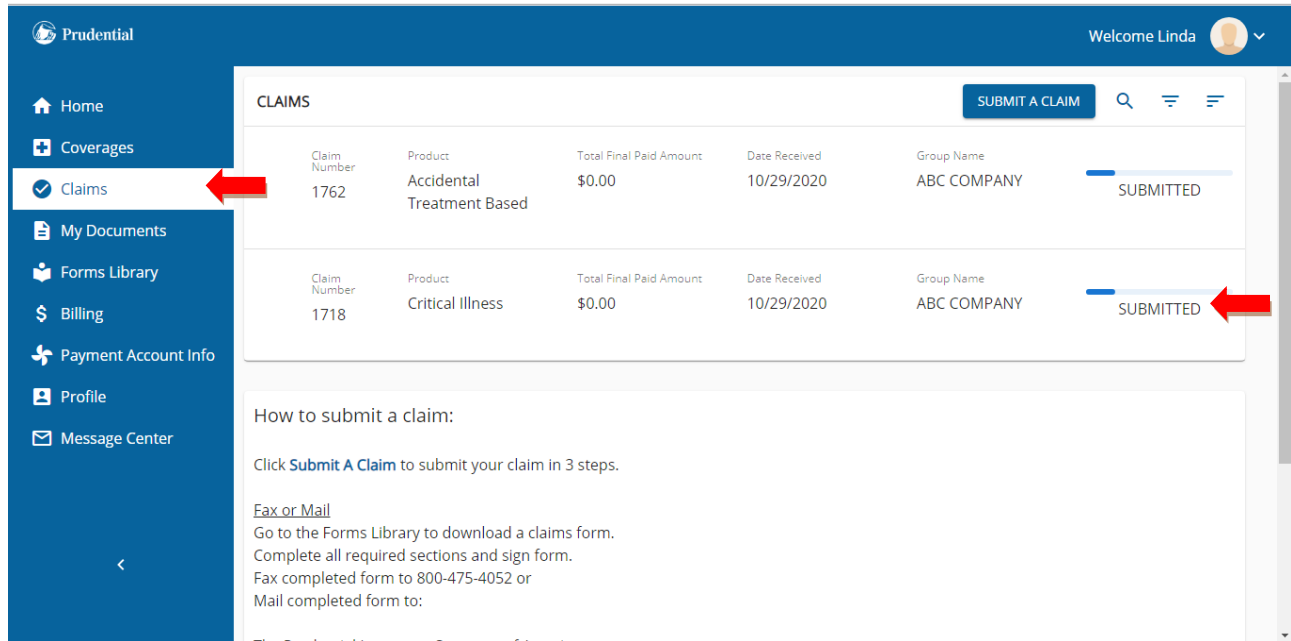
Claim number is assigned.



Click “Close”. Note: The digital experience will exit & return the user to the Claim Dashboard.

View Claim Status & Details

Click on Claims to view claims status and click on the arrow to view claim details.



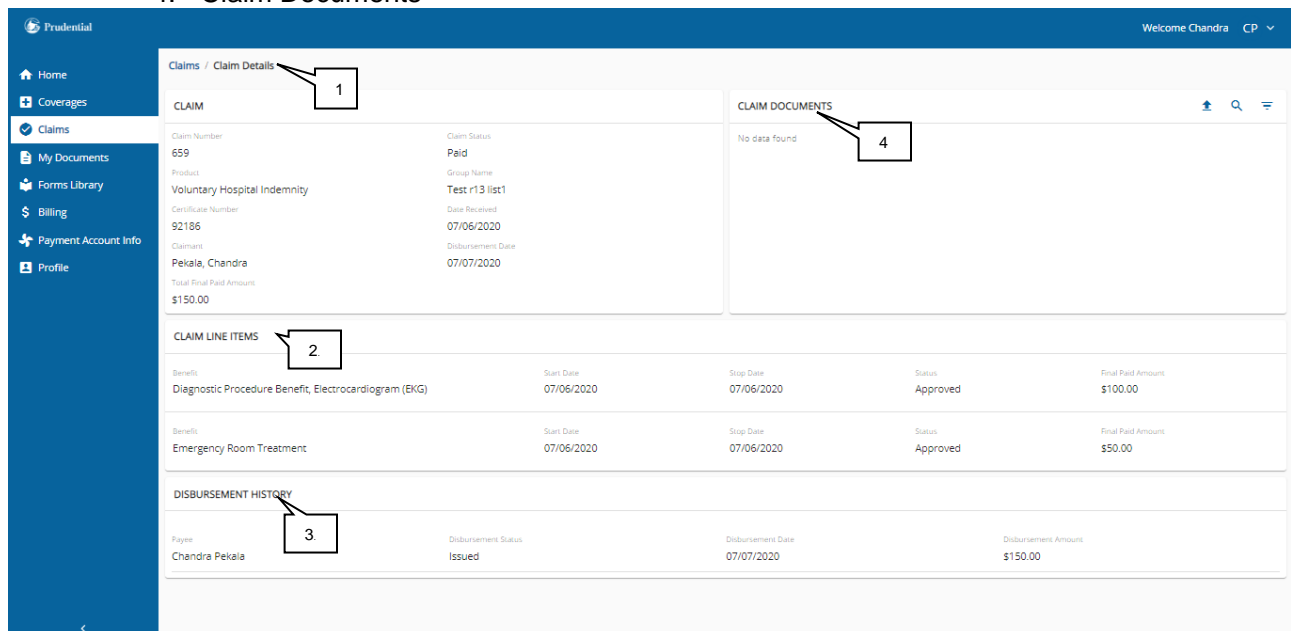
The screenshot shows the Prudential Claims dashboard. On the left is a navigation sidebar with options: Home, Coverages, Claims (highlighted with a red arrow), My Documents, Forms Library, Billing, Payment Account Info, Profile, and Message Center. The main content area is titled 'CLAIMS' and features a 'SUBMIT A CLAIM' button and search/filter icons. Below this is a table of claims:

Claim Number	Product	Total Final Paid Amount	Date Received	Group Name	Status
1762	Accidental Treatment Based	\$0.00	10/29/2020	ABC COMPANY	SUBMITTED
1718	Critical Illness	\$0.00	10/29/2020	ABC COMPANY	SUBMITTED

Below the table, there is a section titled 'How to submit a claim:' with instructions to click 'Submit A Claim' and links for 'Fax or Mail'.

Claim Details (Sub-Dashboard)

- Sub-Dashboard provides:
 1. Claim Details
 2. Claim Line Items (Treatment/Benefit applicable)
 3. Disbursement History (Payments)
 4. Claim Documents



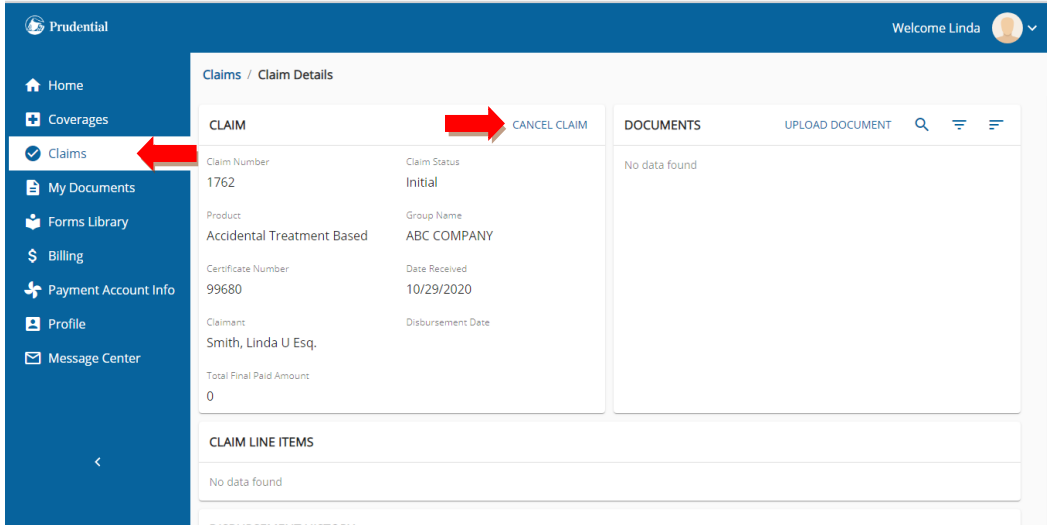
The screenshot shows the 'Claim Details' sub-dashboard for claim number 659. The breadcrumb path is 'Claims / Claim Details'. The dashboard is divided into four main sections, each with a numbered callout:

- CLAIM**: Shows claim details for 'Voluntary Hospital Indemnity' with a status of 'Paid' and a total final paid amount of \$150.00.
- CLAIM LINE ITEMS**: Lists two items: 'Diagnostic Procedure Benefit, Electrocardiogram (EKG)' and 'Emergency Room Treatment', both with a status of 'Approved'.
- DISBURSEMENT HISTORY**: Shows a single disbursement to 'Chandra Pekala' for \$150.00 on 07/07/2020.
- CLAIM DOCUMENTS**: Shows 'No data found'.

Cancel Claim

To withdraw a claim without consideration of claim decision

- Click on Claims to view claims status
- If status is “submitted” or “pending” click on Sub-Dashboard



The screenshot shows the Prudential portal interface for user Linda. The left sidebar contains navigation options: Home, Coverages, Claims (selected), My Documents, Forms Library, Billing, Payment Account Info, Profile, and Message Center. The main content area is titled 'Claims / Claim Details' and features a 'CLAIM' section with a 'CANCEL CLAIM' button highlighted by a red arrow. The claim details for claim number 1762 are as follows:

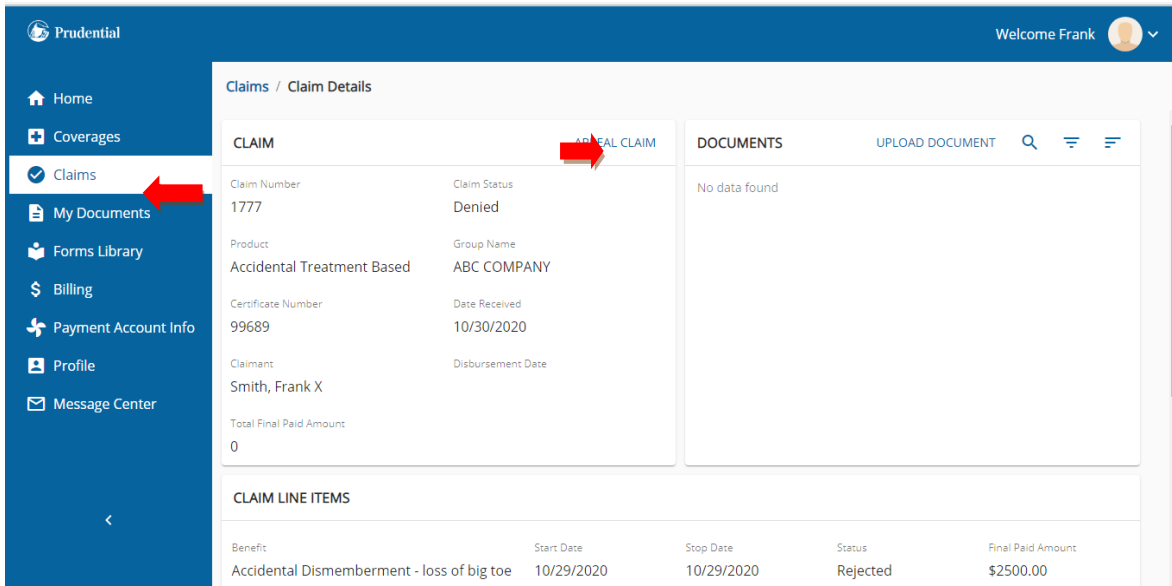
CLAIM	CLAIM STATUS
Claim Number: 1762	Initial
Product: Accidental Treatment Based	Group Name: ABC COMPANY
Certificate Number: 99680	Date Received: 10/29/2020
Claimant: Smith, Linda U Esq.	Disbursement Date:
Total Final Paid Amount: 0	

Below the claim details is a 'CLAIM LINE ITEMS' section which currently shows 'No data found'. The top right of the page displays 'Welcome Linda' and a user profile icon.

Appeal Claim

To appeal a claim decision for an underpayment or denial of benefits.

- Click on Claims to view claims status
- If status is “paid” or “denied” click on Sub-Dashboard



The screenshot shows the Prudential portal interface for user Frank. The left sidebar contains navigation options: Home, Coverages, Claims (selected), My Documents, Forms Library, Billing, Payment Account Info, Profile, and Message Center. The main content area is titled 'Claims / Claim Details' and features a 'CLAIM' section with an 'APPEAL CLAIM' button highlighted by a red arrow. The claim details for claim number 1777 are as follows:

CLAIM	CLAIM STATUS
Claim Number: 1777	Denied
Product: Accidental Treatment Based	Group Name: ABC COMPANY
Certificate Number: 99689	Date Received: 10/30/2020
Claimant: Smith, Frank X	Disbursement Date:
Total Final Paid Amount: 0	

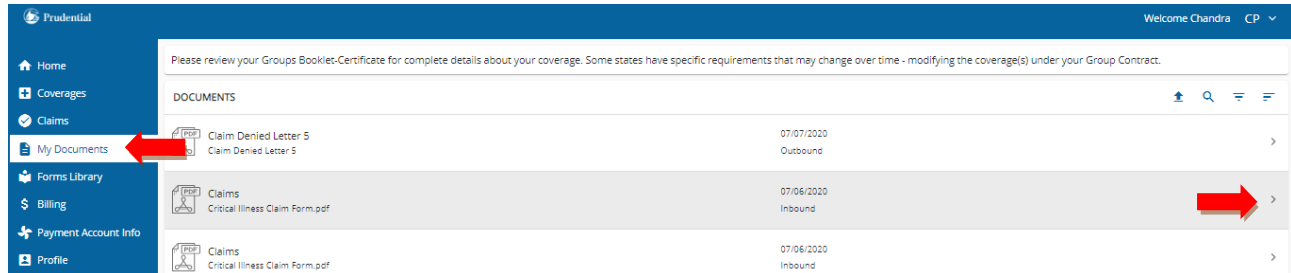
Below the claim details is a 'CLAIM LINE ITEMS' section with the following data:

Benefit	Start Date	Stop Date	Status	Final Paid Amount
Accidental Dismemberment - loss of big toe	10/29/2020	10/29/2020	Rejected	\$2500.00

The top right of the page displays 'Welcome Frank' and a user profile icon.

V. My Documents Page

View, download, and upload documents and forms

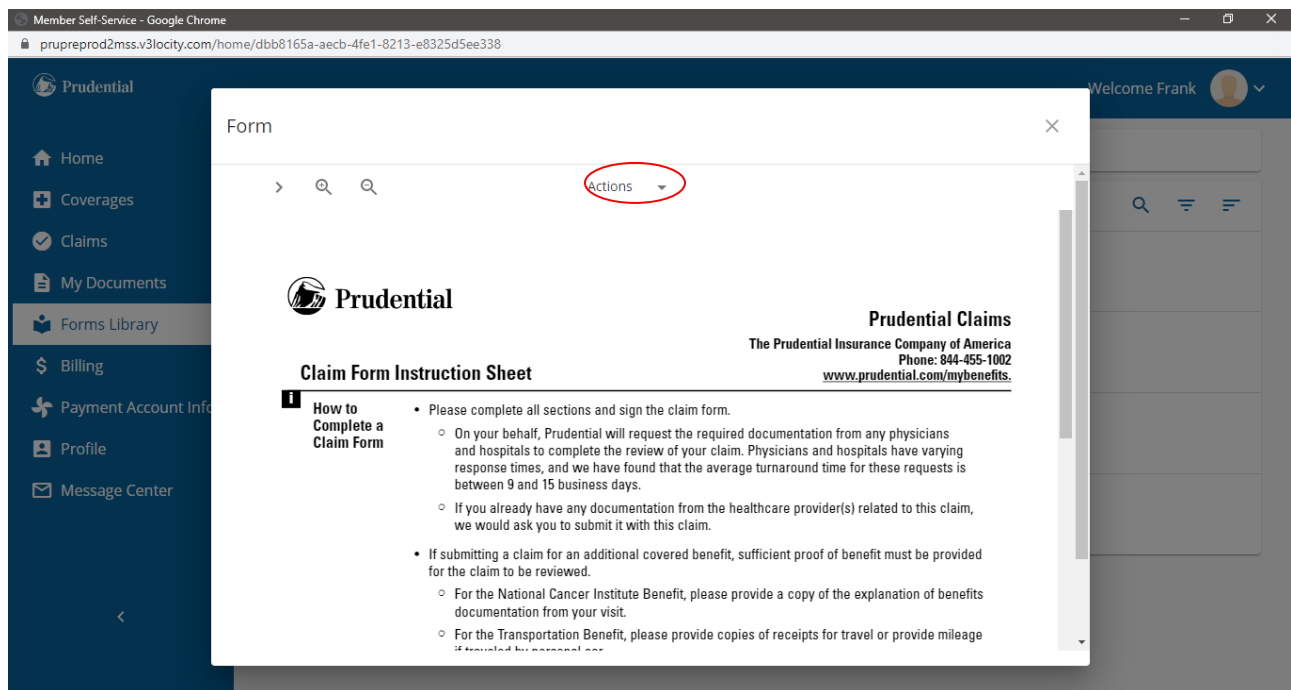


View Document

Click on the document title and/or click on the arrow.

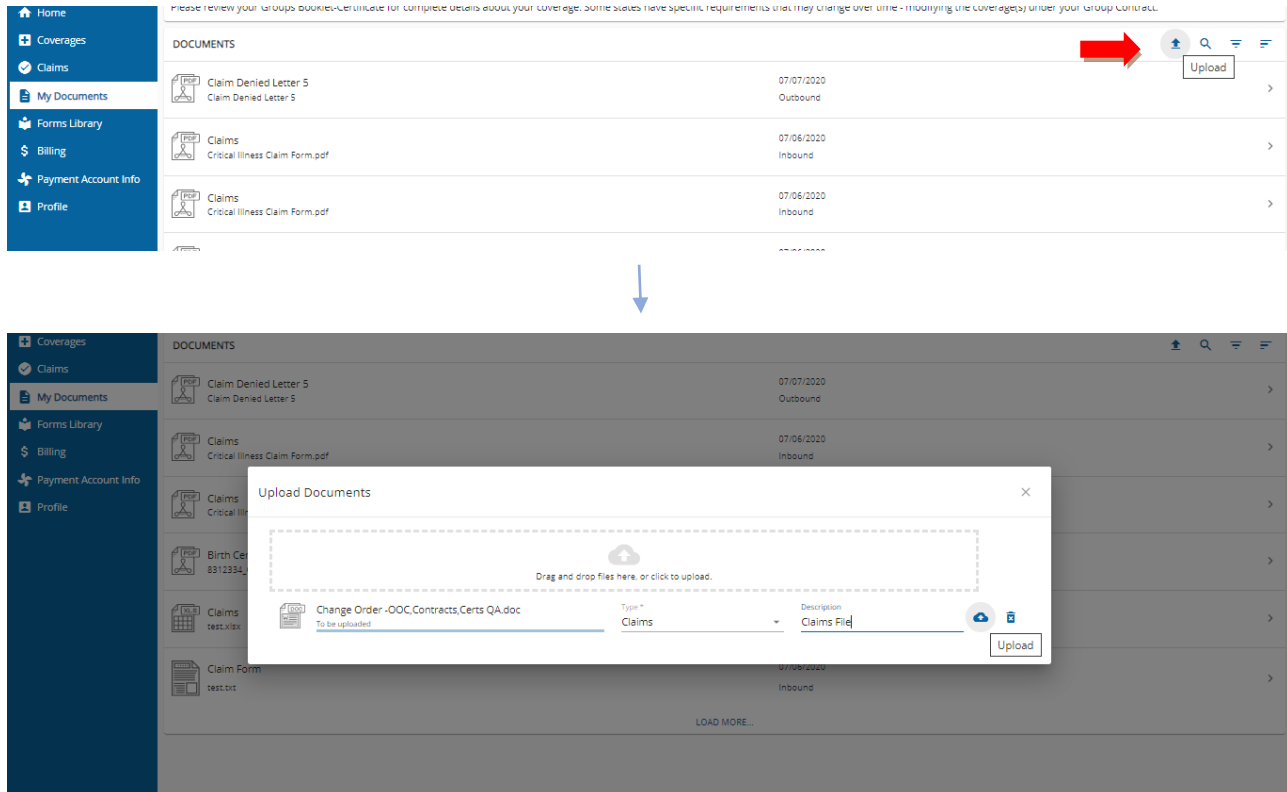
Download or Print Document

Click 'Actions' to view Download icon to download the document or the Printer icon to print. Click the X icon to close the document pop-up.



Upload Document

- Click the Upload Document icon to upload a new document.
- Drag and drop the file in the upload window or 'click' to upload (this will initiate the browse files feature on your computer).
- Select a Document Type from the drop-down.
- Enter a Description of the document and click the 'upload' icon.
- View the uploaded document in the My Documents grid.



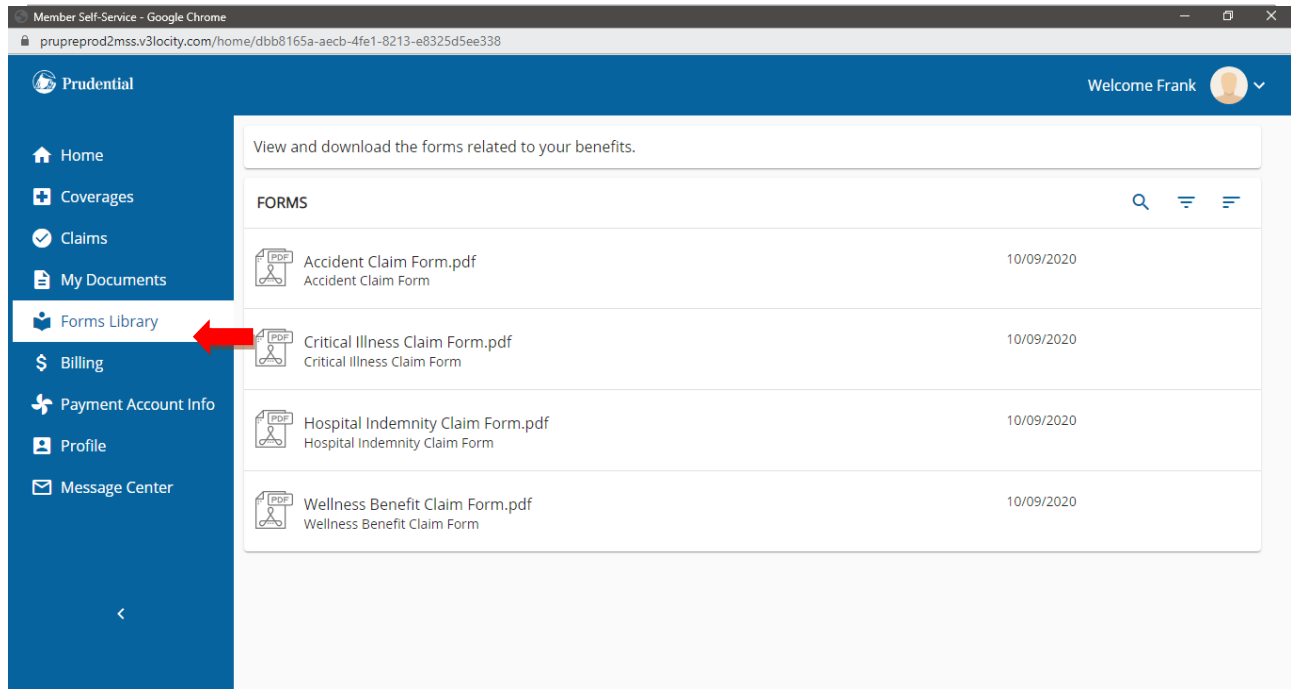
Document Type	When Do I Select Doc Type?
Accident Report	Select when submitting more information regarding an accident to support a claim
Admission/Discharge Summary	Select when submitting more information on a hospital admission/discharge to support a claim
Appeals_Member	Select when submitting an appeal to a claim

	decision
Birth Cert/Adoption	Select when submitting supporting documentation needed for claim processing

Document Type	When Do I Select Doc Type?
Claim Form	Select when submitting a Voluntary Benefits claim
Claim - EOB	Select when submitting evidence of benefits to support a claim submission
Consultation Reports	Select when submitting medical records to support a claim
Enrollment- paper	Select if you are asked to submit supporting documentation for your benefit enrollment
Hospital bill	Select when submitting a copy of hospital bill to support a claim
Lodging Receipt	Select when submitting a copy of hotel receipt to support a claim
Misc_Member	Select when submitting supporting information that does not have a specific document type aligned
Police Report	Select when submitting a copy of a police report to support a claim
Power of Attorney	Select when submitting proof of power of attorney to support a claim
Travel Receipt	Select when submitting a copy of travel receipts to support a claim
Other	Select if what is being uploaded does not fall under one of the other document types.

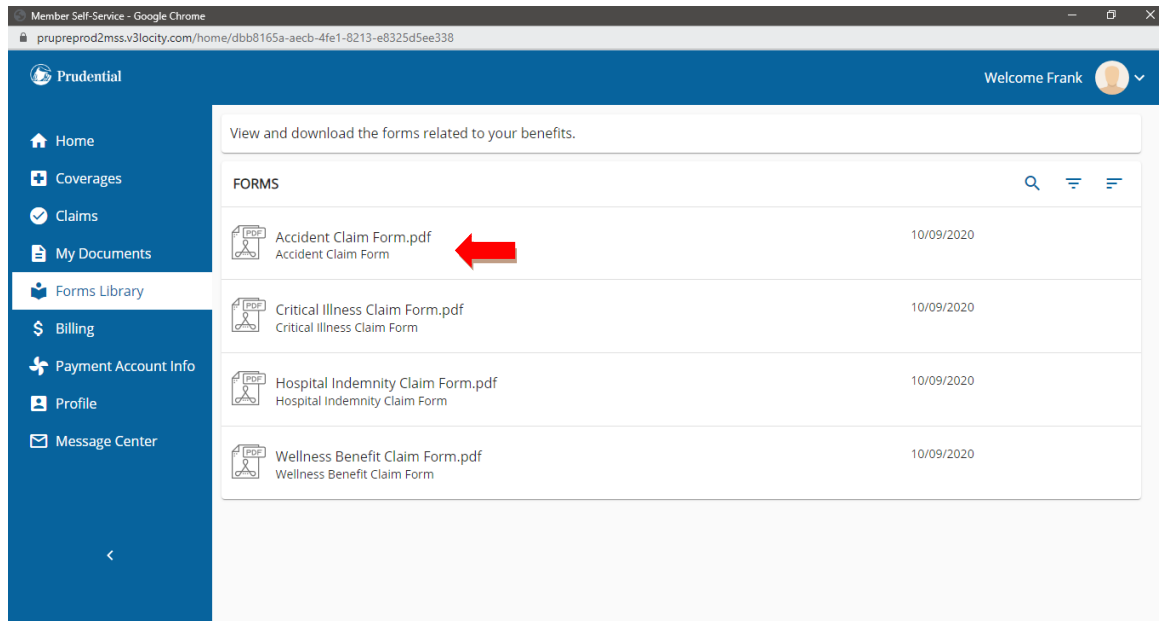
VI. Forms Library Page

View, download and print the forms related to your benefits



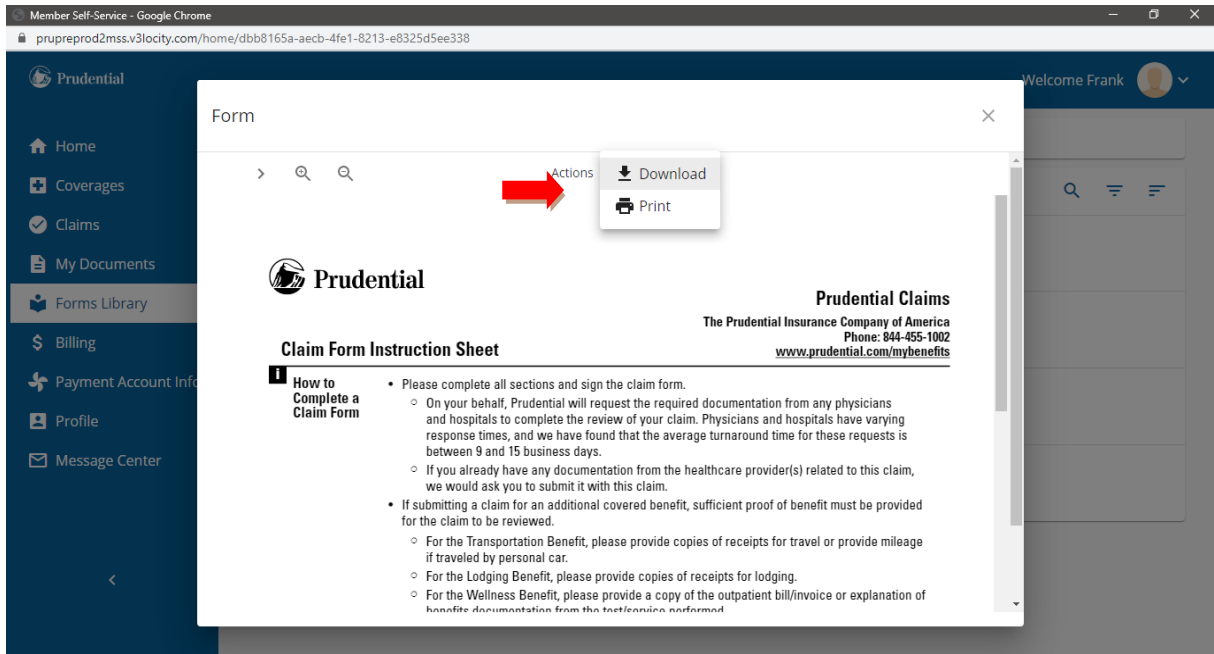
View Document

Click on the document title and/or click on the arrow.



Download or Print Documents

Click on the form you would like to view. Once opened, click on the 'Actions' for download or print options.



The screenshot shows a web browser window titled "Member Self-Service - Google Chrome" with the URL "prupreprod2mss.v3locity.com/home/dbb8165a-aecb-4fe1-8213-e8325d5ee338". The page features a dark blue sidebar with navigation options: Home, Coverages, Claims, My Documents, Forms Library (highlighted), Billing, Payment Account Info, Profile, and Message Center. The main content area displays a "Form" window with a search bar and an "Actions" menu containing "Download" and "Print" options. A red arrow points to the "Actions" menu. The "Form" window content includes the Prudential logo, "Prudential Claims" information (The Prudential Insurance Company of America, Phone: 844-455-1002, www.prudential.com/mybenefits), and a "Claim Form Instruction Sheet" section. The instruction sheet is titled "How to Complete a Claim Form" and contains the following instructions:

- Please complete all sections and sign the claim form.
 - On your behalf, Prudential will request the required documentation from any physicians and hospitals to complete the review of your claim. Physicians and hospitals have varying response times, and we have found that the average turnaround time for these requests is between 9 and 15 business days.
 - If you already have any documentation from the healthcare provider(s) related to this claim, we would ask you to submit it with this claim.
- If submitting a claim for an additional covered benefit, sufficient proof of benefit must be provided for the claim to be reviewed.
 - For the Transportation Benefit, please provide copies of receipts for travel or provide mileage if traveled by personal car.
 - For the Lodging Benefit, please provide copies of receipts for lodging.
 - For the Wellness Benefit, please provide a copy of the outpatient bill/invoice or explanation of benefits documentation from the treatment performed.

VII. Billing Page (For Direct Bill Employees)

View an invoice, Add and make a payment*

***Please skip this section if you are not a Direct Bill Employee. A Direct Bill Employee is an Employee who is no longer receiving payroll deductions, for their coverage, through their employer.**

View an Invoice

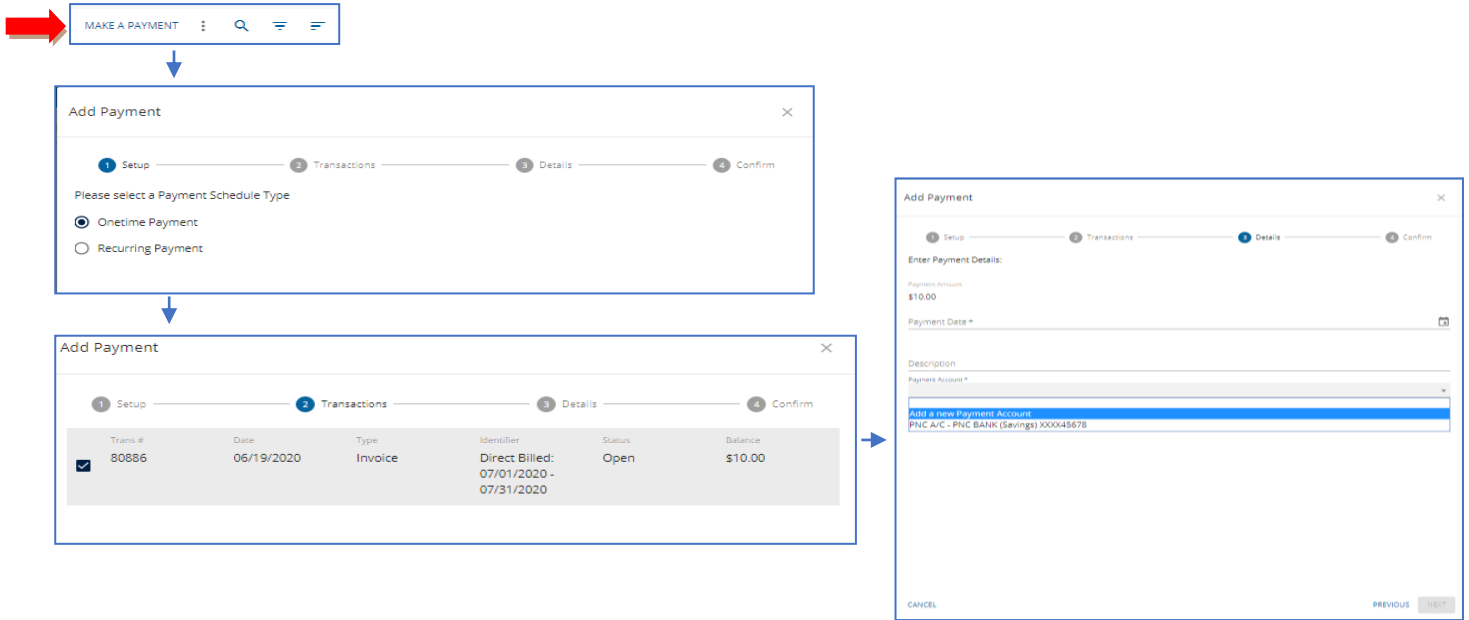
Click on the specific invoice you would like to view.

The screenshot shows the Prudential Billing Page interface. On the left is a navigation menu with options: Home, Coverages, Claims, My Documents, Forms Library, Billing (highlighted with a red arrow), Payment Account Info, and Profile. The main content area has a blue header with the text "MAKE A PAYMENT. Payments made to an invoice will not be immediately visible. Please allow up to 3 business days for the invoice status to reflect as closed." Below this is a table of INVOICES with columns: Invoice Number, Bill Period, Remittance Status, Due Date, and Balance Due. Two invoices are listed: Invoice 80886 (Open, Due 07/17/2020, Balance Due \$10.00) and Invoice 80885 (Closed, Due 06/17/2020, Balance Due \$0.00). A red arrow points to the right arrow icon next to the first invoice. Below the invoices is a table of TRANSACTIONS with columns: Transaction Number, Remittance Type, Bill Period, Remittance Status, Due Date, and Balance Due. Five transactions are listed, including payments and a suspense credit. A "MAKE A PAYMENT" button is visible in the top right of the transactions section.

Make a Payment

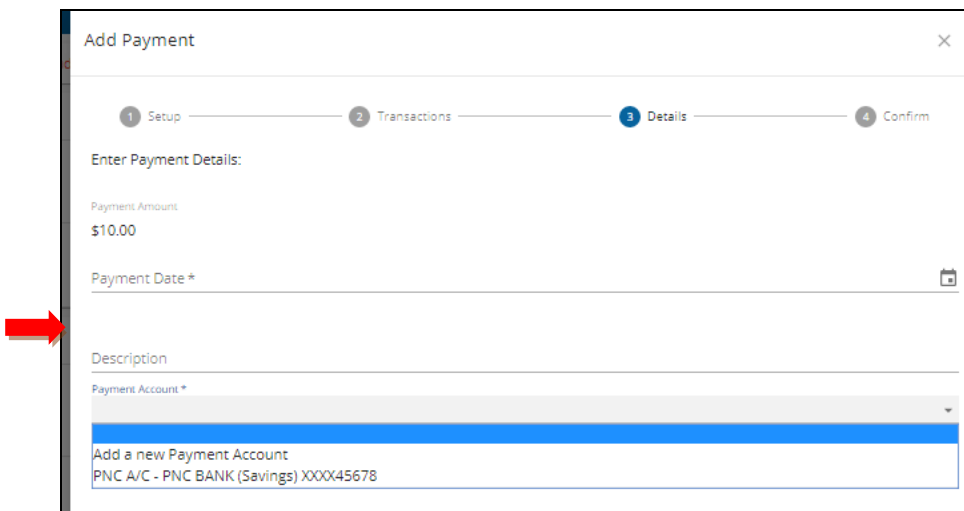
- Click on **MAKE A PAYMENT** at the top of the page or scroll down to the transaction section.
- Click on the **MAKE A PAYMENT** button.
- Follow the prompts in the pop-up screen to select an invoice and your payment method.

Please Note: Initial payments will take 9 business days to approve as your account and payment go through a validation process. Ongoing payments made to an invoice will take up to 3 business days to update.

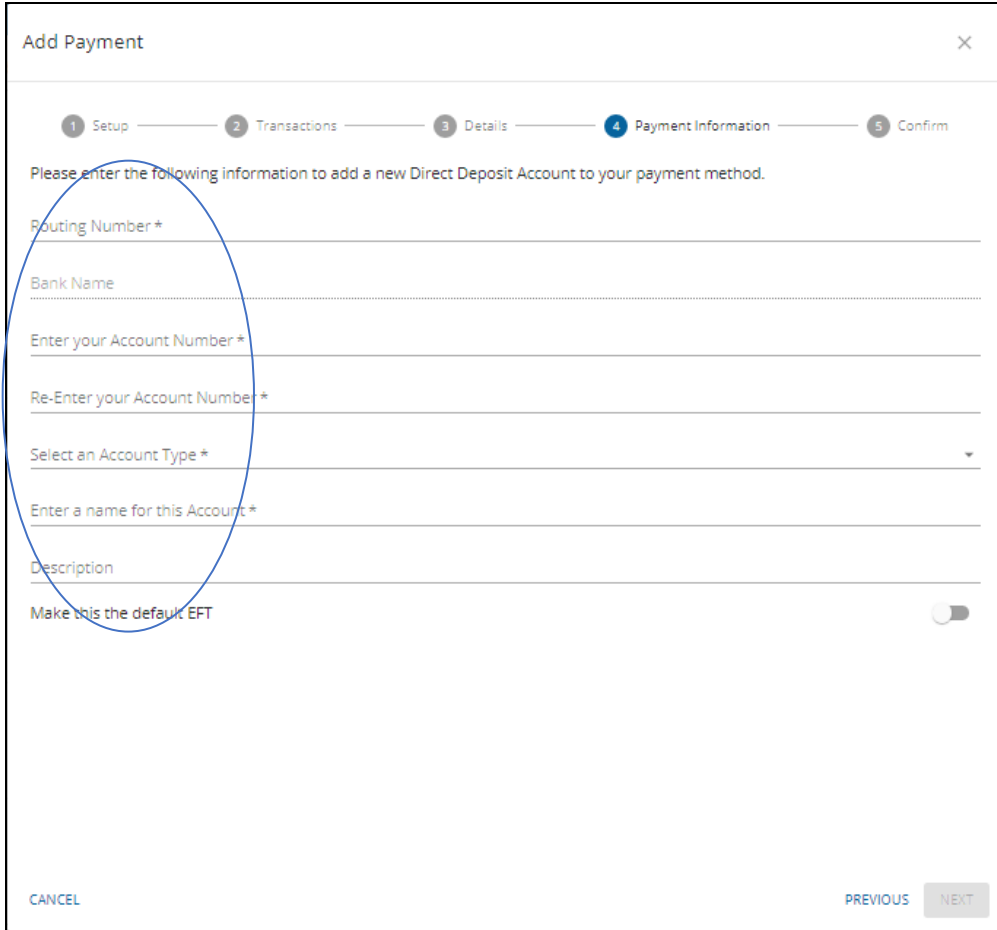


Add New Payment Account

- Follow the prompts to 'Details' after clicking 'Make a Payment'
- Click the drop down for 'Payment Account' and select 'Add a new Payment Account'



- Enter 'Payment Information' and follow the prompts
 - Routing Number
 - Account Number
 - Account Type
 - Name for this account (for future re-use)



Add Payment ×

1 Setup — 2 Transactions — 3 Details — **4 Payment Information** — 5 Confirm

Please enter the following information to add a new Direct Deposit Account to your payment method.

Routing Number *

Bank Name

Enter your Account Number *

Re-Enter your Account Number *

Select an Account Type *

Enter a name for this Account *

Description

Make this the default EFT

CANCEL **PREVIOUS** **NEXT**

VIII. Payment Account Info Page (For Direct Bill Employees)

Edit payment account*

***Please skip this section if you are not a Direct Bill Employee.**

If you are receiving an individual bill and are ready to make a payment please set up your Payment Account in the Billing page > Make a Payment > Add Payment > Payment Account.

Payment Account Description	Payment Account Type	Payment Account Status	Default Payment Account	
Bank 1 - Bank 1	BANK	Pre-Note	<input type="checkbox"/>	
PNC A/C - PNC BANK (Savings) XXXX45678	BANK	Approved	<input checked="" type="checkbox"/>	

Edit Existing Payment Account

- Click on the pencil icon next to the account that you would like to edit
- You are only able to edit the 'Description' or name of the account.

IX. Profile Page

View Employee, Dependent and Employment Information

PARTICIPANT INFO

Pekala, Chandra

Marital Status	Social Security Number	Status	Date of Birth
	XXX-XX-0512		08/03/1988

EMPLOYER INFO

Test r13 list1

Employment Status	Date of Hire	Control Number	Employee ID
Active	05/01/2020	14322	

DEPENDENTS

Pekala, Rohan	Relationship	Social Security Number	Date of Birth
	Child		06/01/2017

MEMBER ADDRESSES

Home
3245 Den Street • Near Walmart • KING OF PRUSSIA • Pennsylvania • 19406

Billing
211 Naveen Ave • KING OF PRUSSIA • Pennsylvania • 19406

CONTACT INFO

Primary Email
cpekala@dummy.com